

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: Anderson, et al

Docket No.: ISAA0045

Serial No. : 09/675,412

Art Unit: 3671

Filed: 29 September 2000

Examiner: Kesack, Daniel

Title: DETECTING AND MEASURING RISK WITH PREDICTIVE MODELS USING
CONTENT MINING

Date: 15 May 2006

Assistant Commissioner for Patents
Mail Stop - Amendments
P.O. Box 1450
Alexandria, VA 22313-1450

INFORMATION DISCLOSURE STATEMENT

Sir:

This Information Disclosure Statement is submitted:

- () under 37 CFR 1.97(b), or
(within three months of filing national application; or date of entry of international application; or before mailing date of first office action on the merits; whichever occurs last)
 - (X) under 37 CFR 1.97(c) together with either a:
 - (X) Certification under 37 CFR 1.97(e), or
 - (X) a \$180.00 fee under 37 CFR 1.17(p), or
(After the CFR 1.97(b) time period, but before final action or notice of allowance, whichever occurs first)
 - () under 37 CFR 1.97(d) together with a:
 - () Certification under 37 CFR 1.97(e), and
 - () a \$180.00 fee under 37 CFR 1.17(d)(2)(ii), and
 - () a \$130.00 petition fee set forth in 37 CFR 1.17(i)(1)
(Filed after final action or notice of allowance, whichever occurs first, but before payment of the issue fee)
- (X) The Commissioner is authorized to charge any additional fees or credit any overpayment to Deposit Account No. 07-1445 (Order No. ISAA0045). A copy of this sheet is enclosed for accounting purposes.

(X) Applicant(s) submit herewith Form PTO SB/08 -- Information Disclosure Citation together with copies of patents, publications or other information of which applicant(s) are aware, which applicant(s) believe(s) may be material to the examination of this application and for which there may be a duty to disclose in accordance with 37 CFR 1.25.

() A concise explanation of the relevance of foreign language patents, foreign language publications and other foreign language information listed on PTO Form 1449, as presently understood by the individual(s) designated in 37 CFR 156(c) most knowledgeable about the content is given on the attached sheet, or where a foreign language patent is cited in a search report or other action by a foreign patent office in a counterpart foreign application, an English language version of the search report or action which indicates the degree of relevance found by the foreign office is listed on form PTO 1449 and is enclosed herewith.

It is requested that the information disclosed herein be made of record in this application.

Respectfully Submitted,

-4X

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Substitute for form 1449/PTO

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

(Use as many sheets as necessary)

Complete if Known

Application Number	09/675,412
Filing Date	09/29/2000
First Named Inventor	Anderson et al
Art Unit	3671
Examiner Name	Kesack, Daniel
Attorney Docket Number	SAA0045

Sheet 1

of 3

U. S. PATENT DOCUMENTS

Examiner Initials*	Cite No ¹	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number-Kind Code ² (If known)			
a		US- 5,225,298			
b		US- 5,819,226			
c		US-			
d		US-			
e		US-			
f		US-			
g		US-			
h		US-			
i		US-			
j		US-			
k		US-			
l		US-			
m		US-			
n		US-			
o		US-			
p		US-			
q		US-			
r		US-			
s		US-			

FOREIGN PATENT DOCUMENTS

Examiner Initials*	Cite No ¹	Foreign Patent Document:	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages Or Relevant Figures Appear	T ⁶
		Country Code ³ "Number-Kind Code ⁴ (If known)				
AA		WO 0113295				
BB						
CC						
DD						
EE						
FF						

Examiner Signature	Date Considered

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 809. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. ¹ Applicant's unique citation designation number (optional). ² See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 801.04. ³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. ⁶ Applicant is to place a check mark here if English language Translation is attached.

This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-9199 (1-800-786-9199) and select option 2.